



Order Filed on August 18, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Harold N. Kaplan (HK-0226)

In Re:
Alexander J. Brooks,

Debtor,

Renee L. Stone,

Joint Debtor.

Case No.: 19-23466-ABA

Chapter: 13

Judge: Andrew B. Altenburg Jr.

ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: August 18, 2021


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Secured Creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE FOR AMERICAN HOME MORTGAGE INVESTMENT TRUST 2005-3

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Seymour Wasserstrum

Property Involved ("Collateral"): 1513 Venus Drive, Vineland, N.J. 08360.

Relief sought: ■ Certification of Default

For good cause shown, it is **ORDERED** that Secured Creditor's Certification of Default is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 03 months from 05/01/2021 through 07/01/2021.
- The Debtor is overdue for 03 payments from 05/01/2021 through 07/01/2021 at \$842.28 per month.

Funds Held In Suspense \$103.46.

Total Arrearages Due \$2,423.38.

2. Debtor must cure all post-petition arrearages, as follows:

- Debtor shall cure the remaining delinquency in the amount of \$2,423.38 on or before September 30, 2021.
- Beginning on 08/01/2021, regular monthly mortgage payments shall continue to be made in the amount of \$842.28. This amount is subject to change based on escrow and/or interest rate adjustments.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

■ Immediate payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

4. In the event of Default:

■ Should the cure payment specified above not be tendered within the time allowed or if any regular monthly mortgage payment is not tendered within 15 days of its due date hereafter, Secured Creditor may file a Certification of Default advising the Court of the debtor's failure to make timely payment as provide herein, upon the filing of which the Court shall immediately enter an Order granting Secured Creditor Relief from the Automatic Stay. Notice of said default shall be sent to the Debtor, Debtor's attorney and the Chapter 13 Trustee.

■ Except were inconsistent with this order all terms and conditions of the Court's prior Order entered on 10/15/2020, Docket No. 43 shall remain in full force and effect.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.